

## REMARKS

In accordance with the foregoing, claims 4, 10, 11, 20 are amended. No new matter is presented, and approval and entry of the amended claims are respectfully requested.

Claims 13-19 and 22 are cancelled herein without prejudice or disclaimer.

Claims 2-5, 10-11, and 20-21 are pending. Reconsideration is respectfully requested.

## Claim Amendments

Independent claim 4 is amended herein to recite an insurance task processing method including ". . . selecting each insurer that registered information that satisfies a providing condition of a trading price and a transaction type included in the electronic information, and distributing the solicitation-to-insurance information of each selected insurer." Independent claims 10, 11, and 20 are amended herein in a similar manner.

Support for the amendments is found, for example, in page 13, lines 18 -25 of the specification. No new matter is presented, and approval and entry of the claim amendments are respectfully requested.

## Items 3-5: Rejection Of Claims Under 35 U.S.C. §103 For Obviousness

In items 3-5 of the Office Action, the Examiner rejects independent claims 4, 10-11, and 20 (and dependent claims 2-3, 5, and 21) under 35 U.S.C. §103(a) as being unpatentable over DiMattina (U.S. P. 6,405,177) in view of combinations of Furusawa et al., (U.S.P. 6,934,738), Dickinson et al., (U.S.P. 7,260,724), and Margoscin et al. (U.S.P. 7,003,482). The rejections are traversed.

Independent claim 4 recites an insurance task processing method including "cross-checking . . . electronic information distributed within the server between the buyer and the seller with a word table in which a solicitation-related keyword is registered, and judging whether the solicitation-related keyword is included in the electronic information; and distributing solicitation-to-insurance information to the buyer, the seller or both, when judged by the server that the solicitation-related keyword is included in the electronic information, wherein said distributing comprises: selecting each insurer that registered information that satisfies a providing condition of a trading price and a transaction type indicating the transaction is either an auction or a trading transaction included in the electronic information, and distributing the solicitation-to-insurance information of each selected insurer." (Emphasis added). Independent claims 10, 11, and 20 have similar recitations.

Applicants submit that the features recited by each independent claim are not taught by

even an *arguendo* combination of the art of record.

The Examiner asserts that Dimattina's disclosure of col. 3, lines 48-55 and col. 4, lines 22-64) teaches a "transaction type included in the electronic information." (See, for example, Office Action at page 3, lines 2-4).

However, Applicants submit that DiMatinna does not teach an selecting of an insurer including the consideration as to whether the transaction is an auction or a trading transaction. By contrast to the claim 4 recitation, for example, DiMattina merely teaches:

The next screen presented to the purchaser is the screen displaying a total amount of the purchase, preferably including the insurance amount. . . . After the purchaser/consumer . . . has selected the desired item and authorized the financially secured transaction, the electronic retailer's website . . . calculates the total amount due for the transaction, presents such information to the purchaser and . . . submits purchase information including an instruction explaining what fraction of this amount should be paid to the insurance provider . . . to the purchaser's credit card company . . . credit card electronically authorizes the payment to the electronic retailer and bills the purchaser for the transaction.

(See, for example, col. 4, lines 15-34).

That is, DiMattina merely teaches that after a purchaser selects a desired item, the total amount due for the transaction is presented to the purchaser. After that step, DiMattina merely teaches purchase information that includes an amount to be paid to an insurance provider is transmitted to a purchaser's credit card company. That is, DiMattina merely teaches an amount (*arguendo* trading price) due to be paid.

That is, DiMattina does not teach that the solicitation-to-insurance information is selected according to the trading price and the transaction type whether the transaction is an auction or a trading transaction.

Applicants submit that none of the teachings in the other references of record, alone or in *arguendo* combination with DiMattina, overcomes these deficiencies.

Thus, the rejection of independent claims 4, 10, 11, and 20 should be withdrawn.

\* \* \*

Dependent claims 2-3, 5, and 21 inherit the patentable recitations of their respective base claims, and therefore, patentably distinguish over the cited art for at least the reasons discussed above.

## Conclusion

Thus, the rejections should be withdrawn and claims 2-5, 10-11 and 20- 21 allowed.

**Conclusion**

There being no further outstanding objections or rejections, it is submitted that the application is in condition for allowance. An early action to that effect is courteously solicited.

Finally, if there are any formal matters remaining after this response, the Examiner is requested to telephone the undersigned to attend to these matters.

If there are any additional fees associated with filing of this Amendment, please charge the same to our Deposit Account No. 19-3935.

Respectfully submitted,  
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Date:

July 14, 2009

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